

Application No. 10/711,132  
Response dated November 22, 2005  
Reply to Office Action of February 22, 2006  
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### AMENDMENT TO THE SPECIFICATION

Please amend the specification in accordance with 37 C.F.R. § 1.121(b)(1) as follows:

On page 1, please replace paragraph 1 as follows, as shown below with markings as required by 37 C.F.R. § 1.121(b)(1)(ii):

[Para 1] This application is a continuation of and claims the benefit under 35 U.S.C. Section 120 to Wheeler et al., U.S. patent application serial no. 09/189,159, titled "Account Authority Digital Signature (AADS) System," filed November 9, 1998, now U.S. Patent No. 6,820,202, which application is hereby incorporated herein by reference. This application is also related to U.S. patent application serial no. 09/860,083 titled "Three Party Account Authority Digital Signature (AADS) System," filed May 17, 2001; U.S. patent application serial no. 10/011,496 titled "Account Authority Digital Signature (AADS) Accounts," filed December 5, 2001, now U.S. Patent No. 6,981,154; U.S. patent application serial no. 10/090,091 titled "Sending Electronic Transaction Message, Digital Signature Derived Therefrom, And Sender Identity Information In (AADS) System" filed March 4, 2002, now U.S. Patent No. 6,820,199; U.S. patent application serial no. 10/710,972 titled "Account Authority Digital Signature (AADS) System Using Encoded Information," filed August 16, 2004; and U.S. patent application serial no. 10/711,127 titled "Account Authority Digital Signature (AADS) System Using Transactional Account Information," filed August 25, 2004.

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As required by 37 C.F.R. § 1.121(b)(1)(iii), here is the full text of paragraph 1 without underlining:

[Para 1] This application is a continuation of and claims the benefit under 35 U.S.C. Section 120 to Wheeler et al., U.S. patent application serial no. 09/189,159, titled "Account Authority Digital Signature (AADS) System," filed November 9, 1998, now U.S. Patent No. 6,820,202, which application is hereby incorporated herein by reference. This application is also related to U.S. patent application serial no. 09/860,083 titled "Three Party Account Authority Digital Signature (AADS) System," filed May 17, 2001; U.S. patent application serial no. 10/011,496 titled "Account Authority Digital Signature (AADS) Accounts," filed December 5, 2001, now U.S. Patent No. 6,981,154; U.S. patent application serial no. 10/090,091 titled "Sending Electronic Transaction Message, Digital Signature Derived Therefrom, And Sender Identity Information In (AADS) System" filed March 4, 2002, now U.S. Patent No. 6,820,199; U.S. patent application serial no. 10/710,972 titled "Account Authority Digital Signature (AADS) System Using Encoded Information," filed August 16, 2004; and U.S. patent application serial no. 10/711,127 titled "Account Authority Digital Signature (AADS) System Using Transactional Account Information," filed August 25, 2004.